

ATTACHMENT

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PO Box 6172
Rapid City, SD 57706-6172

Annual Escrow Account Disclosure Statement

Statement Date: 12/11/2018

Your Loan Account Number: [REDACTED]

Questions?

View your detailed, up-to-date escrow transactions
online at myaccount.ditech.com

Call Customer Service at 1-800-643-0202

M-F 8am to 12am ET

Saturday 8am to 5pm ET

Sunday 1pm to 5pm ET

PETER BELL
PO BOX 407
LAKEHURST NJ 08733-0407

SECTION 1: WHY AM I RECEIVING THIS STATEMENT?

We review your escrow account every year to ensure it is properly funded, based on your upcoming taxes and/or insurance premiums. This statement provides details of any changes in your escrow account and resulting changes to your mortgage payment.

Our review shows your escrow account has an **escrow surplus of \$6,011.51**. You have a surplus because you have more funds than needed to cover your minimum escrow balance. See Section 4 for details. You will receive a separate check for this surplus amount, as long as your account is current. If your account is past due, the surplus funds remain in your escrow account.

Effective March 01, 2019, your monthly mortgage payment will be \$1,091.05.

SECTION 2: WHY ARE MY PAYMENTS CHANGING?

Changes to monthly escrow amounts are common. They're often caused by a change in your taxes and/or insurance premiums. So even if you have a surplus in your account, your monthly escrow payment could increase. This table shows how your escrow and mortgage payments are changing.

| | Current Payment | Changes | New Payment |
|------------------------|-------------------|-------------------|-------------------|
| Due Date | 07/01/2017 | | 03/01/2019 |
| Principal and Interest | \$617.12 | | \$617.12 |
| Escrow Payment | \$900.48 | ↓ \$426.55 | \$473.93 |
| TOTAL | \$1,517.60 | ↓ \$426.55 | \$1,091.05 |

We use anticipated payments from
your escrow account to determine
your monthly escrow payment:

Combined Property Insurance
Combined Taxes

\$1,671.45
\$4,115.72

TOTAL OUTGOING PAYMENTS

\$5,687.17 ÷ 12 months = \$473.93 Monthly Escrow

SECTION 3: WHAT DO I NEED TO DO?

- As long as you are current on your mortgage payments, your escrow surplus check will be mailed to you separately.
- If applicable, please watch for this separate check in the mail.
- If you use automatic bill pay, please contact your bank to adjust your mortgage payment amount, due March 01, 2019.

PETER BELL
 C/O JORGE F. COOMBS ATTY
 CORNERSTONE COMMERCE CENTER
 1201 NEW RD STE 230
 LINWOOD NJ 08221-1154

Statement Date: 11/07/2019

Annual Escrow Account Disclosure Statement

Review Period: 04/2019 to 12/2019
 Escrow Surplus/Shortage: **\$8,908.33**

Current Mortgage Payment

Principal and/or Interest: \$617.12
 Escrow (Taxes and/or Insurance): \$900.48
Total Monthly Payment: \$1,517.60

New Mortgage Payment

Principal and/or Interest: \$617.12
 Escrow (Taxes and/or Insurance): \$478.04
Total New Monthly Payment \$1,095.16
 Effective Due Date: 01/01/2020

Contact Us

Customer Service/Pay-by-Phone
 1.800.410.1091*

**Calls are randomly monitored and recorded to ensure quality service.*

Hours

Monday - Friday: 8 a.m. to 10 p.m. EST
 Saturday: 8 a.m. to 3 p.m. EST

Website: www.newrez.myloancare.com

Autodraft Customers: If your mortgage payment amount has changed, we'll adjust your payment for you.

Online Bill Payment Customers: If your mortgage payment amount has changed, you will need to contact your financial services provider to adjust your payment.

Account History

The following statement of activity in your escrow account from 04/2019 through 12/2019 displays actual activity as it occurred in your escrow account during that period. If your loan was transferred by another mortgage servicer, the prior projection information may not be included below.

| Month | Activity | Projected Amount | Actual Amount | Projected Escrow Balance | Actual Escrow Balance |
|-----------|---|------------------|--------------------|--------------------------|-----------------------|
| | Starting Balance | | | \$0.00 | \$-6,672.52 |
| April | Deposit | | \$900.48* | \$0.00 | \$-5,772.04 |
| April | City Tax Disbursement | | \$1,030.94* | \$0.00 | \$-6,802.98 |
| June | Deposit | | \$900.48* | \$0.00 | \$-5,902.50 |
| July | Deposit | | \$900.48* | \$0.00 | \$-5,002.02 |
| August | Deposit | | \$2,701.44* | \$0.00 | \$-2,300.58 |
| August | City Tax Disbursement | | \$1,039.01* | \$0.00 | \$-3,339.59 |
| September | Deposit | | \$900.48* | \$0.00 | \$-2,439.11 |
| October | Deposit | | \$900.48* | \$0.00 | \$-1,538.63 |
| October | City Tax Disbursement | | \$1,039.01* | \$0.00 | \$-2,577.64 |
| November | Deposit | | \$12,369.69* | \$0.00 | \$9,792.05 |
| December | Deposit | | \$473.93* | \$0.00 | \$10,265.98 |
| | Total Deposits | \$0.00 | \$20,047.46 | | |
| | Total Disbursements | \$0.00 | \$3,108.96 | | |
| | Account Balance as of 12/31/2019 | | | | \$10,265.98 |

An asterisk (*) appearing next to the amount indicates a difference from projected activity either in the amount or the date. The letter "E" next to an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur on the date shown.